

UNITED STATES BANKRUPTCY COURT Certificate of Notice Page 1 of 4

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)



Order Filed on July 28, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Javier Rosario
Diana K Rosario

Case No.: 12-26769-MBK

Hearing Date: 7/27/22

Judge: Christine M. Gravelle

Chapter: 13

Recommended Local Form:



Followed



Modified

**ORDER DENYING MOTION OR
APPLICATION FOR THE ENTRY OF AN ORDER**
to Reopen Case re: to determine dischargeability of student loans.

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 28, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

A motion or application having been filed on June 17, 20 22 by
Edward Hanratty on behalf of the debtor for entry of an order as set forth above, all
interested parties having been duly served, the Court having considered all of the papers
submitted, along with any arguments of counsel, and for good cause shown; it is

ORDERED that the aforesaid motion or application is denied.

The successful party shall serve this order on the debtor, any trustee and all parties who
entered an appearance on this matter.

In re:
Javier Rosario
Diana K Rosario
Debtors

Case No. 12-26769-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 28, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Javier Rosario, Diana K Rosario, 2701 Lighthouse Lane, Parlin, NJ 08859-2427

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Total Noticed: 1

Edward Hanratty

on behalf of Plaintiff Diana K Rosario thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Debtor Javier Rosario thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Javier Rosario thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Joint Debtor Diana K Rosario thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Kenneth L. Baum

on behalf of Defendant Educational Credit Management Corporation kbaum@kenbaumdebtsolutions.com
ddipiazza@kenbaumdebtsolutions.com

Kirsten B. Ennis

on behalf of Debtor Javier Rosario pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net

Kirsten B. Ennis

on behalf of Joint Debtor Diana K Rosario pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net

Lauren Rebecca Jacoby

on behalf of Defendant Navient lrljacoby@jacobylawonline.com

R. A. Lebron

on behalf of Creditor HSBC CONSUMER LENDING as servicer for BENEFICIAL FINANCIAL I INC.
bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes,
Series 2016-1 rsolarz@kmlawgroup.com

TOTAL: 15